

Information to identify the case:

Debtor 1	<u>Terri Lei Beideman</u>	Social Security number or ITIN	xxx-xx-5506
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 22-19791-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Terri Lei Beideman

3/24/23

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Terri Lei Beideman
Debtor

Case No. 22-19791-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Mar 24, 2023

User: admin
Form ID: 318

Page 1 of 5
Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2023:

Recip ID	Recipient Name and Address
db	Terri Lei Beideman, 215 Nantucket Road, Forked River, NJ 08731-5105
519788511	++ BUREAU OF ACCOUNTS CONTROL, 514 BRICK BLVD, SUITE 3, BRICK NJ 08723-6088 address filed with court:, Bureau of Accounts Control, c/o BAC Services LLC, PO Box 538, Howell, NJ 07731
519788516	Benjamin Beideman, 215 Nantucket Rd, Forked River, NJ 08731-5105
519788427	Bill Me Later Inc, 9690 Deereco Rd Ste 705, Timonium, MD 21093-6936
519788438	Collection Bureau of the Hudson Valley Inc, 1555 N Plank Rd, Newburgh, NY 12551
519788444	+ Corporation Service Company, 251 Little Falls Dr, Wilmington, DE 19808-1674
519788428	+ Ctech Collections Inc, 5505 Nesconset Hwy Ste 200, Mount Sinai, NY 11766-2026
519788447	+ D&S Ltd, 13809 N Hwy 183 Ste 800, Austin, TX 78750-1211
519788454	#+ FH Cann & Associates Inc, 1600 Osgood St Ste 2-120, North Andover, MA 01845-1051
519788455	# Financial Recovery Services Inc, 4510 West 77th St Ste 200, Bloomington, MN 55435-5507
519788461	Incorp Services Inc, PO Box 94438, Las Vegas, NV 89193-4438
519788462	+ Kabbage Inc, 730 Peachtree St NE Ste 1100, Atlanta, GA 30308-1263
519796146	+ Kabbage, Inc., 925B Peachtree Street NE, Suite 470, Atlanta, GA 30309-3918
519788463	+ Leviton Law Firm, 1 Pierce Pl Ste 725W, Itasca, IL 60143-1234
519788491	Revco Solutions, 250 E Broad St Ste 400, Columbus, OH 43215-3761
519788492	+ Rickart Collection Systems Inc, PO Box 7242, North Brunswick, NJ 08902-7242
519788493	+ Sage Capital Recovery, 401 Minnetonka Rd, Hi-Nella, NJ 08083-2914
519788500	+ Suburban Disposal Inc, 22 Turner Dr, Spencerport, NY 14559-1997
519788509	+ The Hartford, One Hartford Plz, Hartford, CT 06155-0001
519788513	+ The Law Offices of Frederic I Weinberg & Assoc, 1200 Laurel Oak Rd Ste 104, Voorhees, NJ 08043-4317
519788517	Vast Array Corporation, 215 Nantucket Rd, Forked River, NJ 08731-5105

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 24 2023 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 24 2023 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519788423	Email/Text: legal@arsnational.com	Mar 24 2023 20:51:00	ARS National Services Inc, PO Box 469046, Escondido, CA 92046-9046
519788424	EDI: CINGMIDLAND.COM	Mar 25 2023 00:39:00	AT&T Mobility, PO Box 6463, Carol Stream, IL 60197-6463
519788421	Email/Text: bankruptcydepartment@tsico.com	Mar 24 2023 20:52:00	Alltran Financial LP, PO Box 15618, Wilmington, DE 19850-5618
519788422	^ MEBN	Mar 24 2023 20:49:11	American Coradius International LLC, 2420 Sweet

District/off: 0312-3

User: admin

Page 2 of 5

Date Rcvd: Mar 24, 2023

Form ID: 318

Total Noticed: 69

			Home Rd Ste 150, Amherst, NY 14228-2244
519788425	EDI: TSYS2	Mar 25 2023 00:39:00	Barclays Bank Delaware, 100 West St, Wilmington, DE 19801-5015
519788426	EDI: TSYS2	Mar 25 2023 00:39:00	Barclays Bank Delaware, 100 West St, Wilmington, DE 19801-5015
519788445	Email/Text: correspondence@credit-control.com	Mar 24 2023 20:51:00	Credit Control LLC, 3300 Rider Trail S Ste 500, Earth City, MO 63045
519788429	+ Email/Text: bcwrtoff@cablevision.com	Mar 24 2023 20:52:00	Cablevision Systems Corporation, 1111 Stewart Ave, Bethpage, NY 11714-3581
519788430	Email/Text: cms-bk@cms-collect.com	Mar 24 2023 20:51:00	Capital Management Services LP, 698 1/2 S Ogden St, Buffalo, NY 14206-2317
519788515	+ EDI: CAPITALONE.COM	Mar 25 2023 00:39:00	Capital One Bank NA, PO Box 30285, Salt Lake City, UT 84130-0285
519788431	EDI: CAPITALONE.COM	Mar 25 2023 00:39:00	Capital One Services LLC, PO Box 30285, Salt Lake City, UT 84130-0285
519788435	EDI: CITICORP.COM	Mar 25 2023 00:39:00	Citibank NA, PO Box 6000, Sioux Falls, SD 57117-6000
519788436	+ Email/Text: mediamanagers@clientservices.com	Mar 24 2023 20:50:00	Client Services Inc, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
519788439	+ EDI: COMCASTCBLCENT	Mar 25 2023 00:39:00	Comcast, 1701 JFK Blvd, Philadelphia, PA 19103-2899
519788441	+ EDI: COMCASTCBLCENT	Mar 25 2023 00:39:00	Comcast Business, 1701 JFK Blvd, Philadelphia, PA 19103-2838
519788442	EDI: WFNNB.COM	Mar 25 2023 00:39:00	Comenity Capital Bank, c/o Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
519788443	EDI: CONVERGENT.COM	Mar 25 2023 00:39:00	Convergent Outsourcing Inc, 800 SW 39th St Ste 100, Renton, WA 98057-4927
519788446	EDI: CRFRSTNA.COM	Mar 25 2023 00:39:00	Credit First NA / Firestone, PO Box 81315, Cleveland, OH 44181-0315
519788448	Email/PDF: DellBKNotifications@resurgent.com	Mar 24 2023 21:00:00	Dell Financial Services LLC, PO Box 81585, Austin, TX 78708-1585
519788420	Email/Text: bankruptcy@dcu.org	Mar 24 2023 20:52:00	Digital Federal Credit Union, PO Box 9130, Marlborough, MA 01752
519788452	EDI: DISCOVER.COM	Mar 25 2023 00:39:00	Discover Financial Services, PO Box 30943, Salt Lake City, UT 84130-0943
519788453	Email/Text: bknotice@ercbpo.com	Mar 24 2023 20:52:00	Enhanced Recovery Company LLC, PO Box 23870, Jacksonville, FL 32241-3870
519788456	Email/Text: consumers@fcsbpo.com	Mar 24 2023 20:50:00	First Credit Services, 9 Wills Way Bldg 3, Piscataway, NJ 08854
519788457	Email/Text: GCSBankruptcy@gcserv.com	Mar 24 2023 20:50:00	GC Services LLP, 6330 Gulfton St, Houston, TX 77081
519788458	Email/Text: headwaybnc@enova.com	Mar 24 2023 20:50:00	Headway Capital, 175 W Jackson Blvd Ste 1000, Chicago, IL 60604
519788459	+ EDI: HFC.COM	Mar 25 2023 00:39:00	HSBC Bank Nevada, 1111 North Town Center Dr, Las Vegas, NV 89144-6364
519788460	+ EDI: LCIISYSTEM	Mar 25 2023 00:39:00	IC System Inc, 444 Hwy 96 E, St Paul, MN 55127-2557
519788464	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 24 2023 21:00:16	LVNV Funding LLC, 55 Beattie Pl Ste 110, Greenville, SC 29601-5115
519788470	Email/Text: compliance@monarchrm.com		

District/off: 0312-3

User: admin

Page 3 of 5

Date Rcvd: Mar 24, 2023

Form ID: 318

Total Noticed: 69

		Mar 24 2023 20:51:00	Monarch Recovery Management Inc, 10965 Decatur Rd, Philadelphia, PA 19154
519788467	+ Email/Text: bknotices@mbandw.com		
		Mar 24 2023 20:52:00	McCarthy Burgess & Wolff Inc, 26000 Cannon Rd, Cleveland, OH 44146-1807
519788468	Email/Text: bankruptcydpt@mcmcg.com		
		Mar 24 2023 20:51:00	Midland Credit Management, PO Box 939069, San Diego, CA 92193-9069
519788472	Email/Text: list-nes-clientservicesreps-all@nes1.com		
		Mar 24 2023 20:51:00	National Enterprise Systems, 29125 Solon Rd, Solon, OH 44139-3442
519788473	EDI: NFCU.COM		
		Mar 25 2023 00:39:00	Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
519788476	^ MEBN		
		Mar 24 2023 20:48:21	Northstar Location Services LLC, 4285 Genesee St, Cheektowaga, NY 14225-1943
519788477	Email/Text: bankruptcies@penncredit.com		
		Mar 24 2023 20:51:00	PennCredit Corporation, 2800 Commerce Dr, Harrisburg, PA 17110
519788479	EDI: PRA.COM		
		Mar 25 2023 00:39:00	Portfolio Recovery Associates LLC, 120 Corporate Blvd, Norfolk, VA 23502-4952
519788485	Email/Text: signed.order@pfwattorneys.com		
		Mar 24 2023 20:50:00	Pressler Felt & Warshaw LLP, 7 Entin Rd, Parsippany, NJ 07054-5020
519788486	Email/Text: ngisupport@radiusgs.com		
		Mar 24 2023 20:51:00	Radius Global Solutions, 7831 Glenroy Ste 250, Edina, MN 55439-3117
519788487	+ EDI: DISH		
		Mar 25 2023 00:39:00	Receivables Performance Management LLC, 20818 44th Ave W Ste 140, Lynnwood, WA 98036-7709
519788488	Email/PDF: resurgentbknotifications@resurgent.com		
		Mar 24 2023 20:59:47	Resurgent Capital Services, PO Box 10497, Greenville, SC 29603-0497
519788499	+ Email/PDF: clerical@simmassociates.com		
		Mar 24 2023 21:00:11	SIMM Associates Inc, 800 Pencader Dr, Newark, DE 19702-3354
519788494	Email/Text: DeftBkr@santander.us		
		Mar 24 2023 20:51:00	Santander Bank NA, 824 N Market St Ste 100, Wilmington, DE 19801-4937
519788419	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Mar 24 2023 20:51:00	Specialized Loan Servicing LLC, 6200 S Quebec St Ste 300, Greenwood Village, CO 80111-4720
519788501	EDI: RMSC.COM		
		Mar 25 2023 00:39:00	Synchrony Bank, PO Box 965065, Orlando, FL 32896-5065
519788512	+ Email/Text: accountservicing@trueaccord.com		
		Mar 24 2023 20:51:00	TrueAccord, 16011 College Blvd Ste 130, Lenexa, KS 66219-9877
519788510	+ Email/Text: hcouto@v-k-i.net		
		Mar 24 2023 20:50:00	Valentine and Kebartas LLC, 15 Union St, Lawrence, MA 01840-1866

TOTAL: 48

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519788518		Vast Array Corporation
519788519		Vast Array Corporation
519788520		Vast Array Corporation
519788521		Vast Array Corporation
519788522		Vast Array Corporation
519788523		Vast Array Corporation
519788524		Vast Array Corporation
519788525		Vast Array Corporation
519788526		Vast Array Corporation
519788527		Vast Array Corporation

District/off: 0312-3

User: admin

Page 4 of 5

Date Rcvd: Mar 24, 2023

Form ID: 318

Total Noticed: 69

519788528		Vast Array Corporation
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519788546		Vast Array Corporation
519788547		Vast Array Corporation
519788432	*	Capital One Services LLC, PO Box 30285, Salt Lake City, UT 84130-0285
519788433	*	Capital One Services LLC, PO Box 30285, Salt Lake City, UT 84130-0285
519788434	*	Capital One Services LLC, PO Box 30285, Salt Lake City, UT 84130-0285
519788437	*+	Client Services Inc, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
519788440	*+	Comcast, 1701 JFK Blvd, Philadelphia, PA 19103-2899
519788449	*P++	DIGITAL FEDERAL CREDIT UNION, 220 DONALD LYNCH BLVD, MARLBOROUGH MA 01752-4708, address filed with court., Digital Federal Credit Union, PO Box 9130, Marlborough, MA 01752-9130
519788450	*P++	DIGITAL FEDERAL CREDIT UNION, 220 DONALD LYNCH BLVD, MARLBOROUGH MA 01752-4708, address filed with court., Digital Federal Credit Union, PO Box 9130, Marlborough, MA 01752-9130
519788451	*P++	DIGITAL FEDERAL CREDIT UNION, 220 DONALD LYNCH BLVD, MARLBOROUGH MA 01752-4708, address filed with court., Digital Federal Credit Union, PO Box 9130, Marlborough, MA 01752-9130
519788465	*+	LVNV Funding LLC, 55 Beattie Pl Ste 110, Greenville, SC 29601-5115
519788466	*+	LVNV Funding LLC, 55 Beattie Pl Ste 110, Greenville, SC 29601-5115
519788471	*P++	MONARCH RECOVERY MANAGEMENT INC, ATTN COMPLIANCE, 3260 TILLMAN DRIVE, SUITE 75, BENSALEM PA 19020-2059, address filed with court., Monarch Recovery Management Inc, 10965 Decatur Rd, Philadelphia, PA 19154
519788469	*	Midland Credit Management, PO Box 939069, San Diego, CA 92193-9069
519788474	*	Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
519788475	*	Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
519788478	*P++	PENN CREDIT CORPORATION, PO BOX 69703, HARRISBURG PA 17106-9703, address filed with court., PennCredit Corporation, 2800 Commerce Dr, Harrisburg, PA 17110
519788480	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates LLC, 120 Corporate Blvd, Norfolk, VA 23502-4952
519788481	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates LLC, 120 Corporate Blvd, Norfolk, VA 23502-4952
519788482	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates LLC, 120 Corporate Blvd, Norfolk, VA 23502-4952
519788483	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates LLC, 120 Corporate Blvd, Norfolk, VA 23502-4952
519788484	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates LLC, 120 Corporate Blvd, Norfolk, VA 23502-4952
519788514	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court., Pressler Felt & Warsaw LLP, 7 Entin Rd, Parsippany, NJ 07054-5020
519788489	*	Resurgent Capital Services, PO Box 10497, Greenville, SC 29603-0497
519788490	*	Resurgent Capital Services, PO Box 10497, Greenville, SC 29603-0497
519788495	*	Santander Bank NA, 824 N Market St Ste 100, Wilmington, DE 19801-4937
519788496	*	Santander Bank NA, 824 N Market St Ste 100, Wilmington, DE 19801-4937
519788497	*	Santander Bank NA, 824 N Market St Ste 100, Wilmington, DE 19801-4937
519788498	*	Santander Bank NA, 824 N Market St Ste 100, Wilmington, DE 19801-4937
519788502	*	Synchrony Bank, PO Box 965065, Orlando, FL 32896-5065
519788503	*	Synchrony Bank, PO Box 965065, Orlando, FL 32896-5065
519788504	*	Synchrony Bank, PO Box 965065, Orlando, FL 32896-5065
519788505	*	Synchrony Bank, PO Box 965065, Orlando, FL 32896-5065
519788506	*	Synchrony Bank, PO Box 965065, Orlando, FL 32896-5065
519788507	*	Synchrony Bank, PO Box 965065, Orlando, FL 32896-5065
519788508	*	Synchrony Bank, PO Box 965065, Orlando, FL 32896-5065

District/off: 0312-3

User: admin

Page 5 of 5

Date Rcvd: Mar 24, 2023

Form ID: 318

Total Noticed: 69

TOTAL: 30 Undeliverable, 34 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 26, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 24, 2023 at the address(es) listed below:

Name	Email Address
Daniel E. Straffi	bktrustee@straffilaw.com G25938@notify.cincompass.com;dstraffi@ecf.axosfs.com
Daniel E. Straffi	on behalf of Trustee Daniel E. Straffi bktrustee@straffilaw.com G25938@notify.cincompass.com;dstraffi@ecf.axosfs.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3